

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Brenda L. Richmond**  
**aka Brenda L. Thompkins**  
Debtor(s)

Bankruptcy Case No.: 19-20824-GLT  
Issued Per 10/3/2019 Proceeding  
Chapter: 13  
Docket No.: 41 - 34  
Concil. Conf.: October 3, 2019 at 09:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 29, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Oct. 3, 2019 at 09:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 8-2 of Allegheny County Real Estate .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: October 4, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Brenda L. Richmond  
 Debtor

Case No. 19-20824-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Oct 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2019.

db  
 cr +Brenda L. Richmond, 1204 Robina Drive, Pittsburgh, PA 15221-1355  
 +City and School District of Pittsburgh, Goehring, Rutter & Boehm,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,  
 UNITED STATES OF AMERICA 15219-6101  
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 15004181 +AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419  
 15004179 +Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129  
 15040233 +City of Pittsburgh/School District of Pittsburgh, Goehring, Rutter & Boehm,  
 c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building,  
 Pittsburgh, PA 15219-6101  
 15040231 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 15049985 +Fast Loans (at Dollar Smart), c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc.,  
 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371  
 15004185 +First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  
 15004189 +Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128  
 15016441 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 15004191 +Tyron R. Cole, 1204 Robina Drive, Pittsburgh, PA 15221-1355

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: bnc-quantum@quantum3group.com Oct 05 2019 02:27:38 Quantum3 Group LLC,  
 Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 15004180 +E-mail/Text: bankruptcy@rentacenter.com Oct 05 2019 02:28:08 Acceptance Now,  
 Attn: Acceptancenow Customer Service / B, 5501 Headquarters Dr, Plano, TX 75024-5837  
 15042546 +E-mail/Text: bnc@atlasacq.com Oct 05 2019 02:27:27 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 15004182 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 05 2019 02:27:57  
 Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor,  
 Coral Gables, FL 33146-1873  
 15051683 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 05 2019 02:27:57  
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor,  
 Coral Gables, FL 33146-1837  
 15004183 +E-mail/Text: bankruptcy@sccompanies.com Oct 05 2019 02:27:23  
 Dr Leonard's/Carol Wright Gifts, Po Box 7823, Edison, NJ 08818-7823  
 15049996 +E-mail/Text: kbarkley@bernsteinlaw.com Oct 05 2019 02:28:02 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15059962 +E-mail/Text: bankruptcy@fedpacific.com Oct 05 2019 02:27:58 FEDERAL PACIFIC CREDIT CO,  
 PO BOX 27198, SALT LAKE CITY, UT 84127-0198  
 15004184 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 05 2019 02:27:59 Fingerhut,  
 Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250  
 15004186 +E-mail/Text: bankruptcy@sccompanies.com Oct 05 2019 02:28:10 Ginnys/Swiss Colony Inc,  
 Attn: Credit Department, Po Box 2825, Monroe, WI 53566-8025  
 15027449 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 05 2019 02:31:16 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15004187 +E-mail/Text: bankruptcy@sccompanies.com Oct 05 2019 02:28:10 Midnight Velvet,  
 Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364  
 15004188 +E-mail/Text: bankruptcy@sccompanies.com Oct 05 2019 02:28:10 Monroe & Main,  
 1112 7th Avenue, Monroe, WI 53566-1364  
 15048514 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 05 2019 02:31:17 PYOD, LLC,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 15046562 E-mail/Text: bnc-quantum@quantum3group.com Oct 05 2019 02:27:38  
 Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788,  
 Kirkland, WA 98083-0788  
 15074250 E-mail/Text: bnc-quantum@quantum3group.com Oct 05 2019 02:27:38  
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 15011719 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 05 2019 02:41:34 T Mobile/T-Mobile USA Inc,  
 by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848  
 15009457 +E-mail/Text: bankruptcy@huntington.com Oct 05 2019 02:27:46 The Huntington National Bank,  
 3 Cascade Plaza CAS056, Akron, OH 44308-1124  
 15004192 +E-mail/Text: webadmin@vhlhc.co Oct 05 2019 02:27:58 Vance & Huffman Llc, Attn: Bankruptcy,  
 55 Monette Pkwy Ste 100, Smithfield, VA 23430-2577  
 15004193 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Oct 05 2019 02:27:23  
 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
 Weldon Springs, MO 63304-2225  
 15041092 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 05 2019 02:41:34 Verizon,  
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
 15004194 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Oct 05 2019 02:27:24  
 Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
 Weldon Spring, MO 63304-2225  
 15004195 +E-mail/Text: bankruptcy@westlakefinancial.com Oct 05 2019 02:27:48  
 Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Oct 04, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15032464 +E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 05 2019 02:27:48  
Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847  
TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Bayview Loan Servicing, LLC, a Delaware Limited Li  
15009098 Park Building, LRD, c/o Weltman, Weinberg, and Rei  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
15004190 ##+Security Check, Attn: Bankruptcy Dept, 2612 Jackson Ave W, Oxford, MS 38655-5405  
TOTALS: 2, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com, cnoroski@grblaw.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Matthew M. Brennan on behalf of Debtor Brenda L. Richmond attorneymatthewbrennan@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 8